

# Camp Kawartha Subsidy Funding Policy

## 1. Purpose

Camp Kawartha is committed to ensuring that all children have the opportunity to enjoy summer camp, regardless of financial circumstances. This policy outlines our two-tier subsidy model that supports both families who meet standardized low-income criteria (LICO) and those who experience financial strain due to rising cost-of-living pressures.

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## 2. Guiding Principles

- **Equity:** Prioritize families with the greatest financial need.
  - **Respect & Dignity:** Keep application requirements minimal and protect family privacy.
  - **Transparency:** Ensure families understand how decisions are made.
  - **Flexibility:** Recognize that many families outside traditional low-income thresholds still face affordability barriers.
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## 3. Overview of the Two-Tier System

Camp Kawartha uses a two-tier system to determine eligibility for financial support:

**Tier One: Standardized Low-Income Criteria**

**Tier Two: Cost-of-Living and Financial Strain Criteria**

Each tier offers different subsidy levels based on need and fund availability.

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## 4. Tier One: Standardized Low-Income Eligibility

### 4.1 Description

Tier One prioritizes families whose household income meets established low-income guidelines (LICO) used across Canada. These families qualify for **higher levels of subsidy** due to clear and measurable financial need.

## 4.2 Eligibility Criteria

A family qualifies for Tier One if they meet any of the following:

- Household income is below the **Low-Income Cut-Off (LICO)** threshold.
- The family receives one, or more of the following government benefits indicating financial hardship:
  - Ontario Works (OW)
  - Ontario Disability Support Program (ODSP)

## 4.3 Documentation

Acceptable documentation includes:

- Most recent Notice of Assessment (with optional redactions)
- Proof of benefit participation

Please note: Camp Kawartha requests only the minimum necessary documentation. Applicants may redact any sensitive information as they see fit. Camp Kawartha only requires income amounts.

## 4.4 Subsidy Levels

Tier 1 applicants may request up to a maximum of \$1000/camper. *If approved, the final level of funding will be based on applicant need and availability of funds and may not be equivalent to the amount requested.*

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## 5. Tier Two: Cost-of-Living and Financial Strain Eligibility

### 5.1 Description

Tier Two supports families who do **not** meet traditional low-income thresholds but are significantly impacted by current housing costs, childcare costs, job loss, caregiving responsibilities, or sudden financial disruptions.

This tier acknowledges that income alone often fails to reflect a family's real financial pressures.

## 5.2 Eligibility Factors

Families can qualify for Tier Two based on any combination of:

### Financial Pressure Indicators

- **Housing costs** exceeding 30–40% of household income
- High **childcare** or dependent-care expenses
- Significant transportation or medical expenses

### Recent Financial Disruptions

- Job loss or reduced work hours
- Separation, divorce, or major household change
- Unexpected major expenses (car replacement, home repairs, relocation)

### Household Composition

- Single-parent household
- Three or more dependents

### Self-Reported Hardship

A written explanation outlining circumstances that affect the family's ability to pay camp fees.

## 5.3 Subsidy Levels

Tier Two applicants may request up to **a maximum of \$500**. *If approved, the final level of funding will be based on applicant need and availability of funds and may not be equivalent to the amount requested.*

## 6. Application Process

### 6.1 Submission

Families who have registered for the Subsidy Funding Waitlist, will be emailed a link to apply. A link to this form is also available @

[www.campkawartha.ca/summer-camp/financial-assistance](http://www.campkawartha.ca/summer-camp/financial-assistance)

Families may also request a mailed copy of this form by contacting [sarah@campkawartha.ca](mailto:sarah@campkawartha.ca)

Once you have your application, please take the following steps to apply:

1. Complete and submit your Camp Kawartha Subsidy Application Form. Please ensure your form is completed in its entirety.
2. Send your supporting documents (as outlined in the application) by email to: [subsidy@campkawartha.ca](mailto:subsidy@campkawartha.ca), or by mail to 1010 Birchview Rd, Douro-Dummer, ON K0L 2H0
3. Send your \$100 deposit application to:
  - E-transfer to: [accounting@campkawartha.ca](mailto:accounting@campkawartha.ca)
  - Credit card over the phone: 705-652-3860 ext. 201

## 6.2 Review Timeline

The initial deadline for applications is January 15<sup>th</sup>, 2026. All families will be notified of the status of their application within 4-6 weeks of this date. Applications may be submitted after this date and will be reviewed on a rolling basis. **Please note that all applications and approvals are subject to the availability of funding.**

## 6.3 Confidentiality

All application materials are kept strictly confidential and accessed only by designated camp staff.

## 6.4 No Guarantee of funding

Submission of an application for financial assistance does not guarantee approval for funding. All applicants will be notified by email of their application status, whether approved or denied.

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## 7. Appeals

Families who feel their situation was not fully captured may request a secondary review by contacting the Summer Camp Registrar @ 705-652-3860, or by emailing [sarah@campkawartha.ca](mailto:sarah@campkawartha.ca).

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